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## **ELECTRONIC THESIS AND DISSERTATION UNSYIAH**

### **TITLE**

**PENGARUH DIFUSI INOVASI TERHADAP NIAT MENGGUNAKAN MOBILE BANKING PT.BANK MANDIRI TBK :  
DENGAN SIKAP KONSUMEN SEBAGAI VARIABEL MEDIASI**

### **ABSTRACT**

This study discusses the effect of diffusion of innovation (relative advantage, compatibility and trialability) toward intention to use mobile banking through the consumer attitudes. The purpose of this study was to determine whether there is influence between Diffusion of Innovations (relative advantage, compatibility and trialability) toward the intention to use mobile banking through the consumer attitudes. The respondents of this study are the Bank Mobile Banking users in Banda Aceh. The sampling method used in this study is purposive sampling and the data were analyzed using path analysis technique. The results found that relative advantage, compatibility, and trialability directly had significant effect on consumer attitudes in a positive way; relative advantage and trialability significant toward intention to use; compatibility effect not significant toward the intention to use in a positive way; consumer attitudes significant towards intention to use positively; and relative advantage, compatibility and trialability significant toward intention to use through consumer attitudes.